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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/553,449	04/19/2000	Nancy Bryant	CITI0218	3842
27510	7590	05/21/2004	EXAMINER	
KILPATRICK STOCKTON LLP			SUBRAMANIAN, NARAYANSWAMY	
607 14TH STREET, N.W.				
SUITE 900			ART UNIT	PAPER NUMBER
WASHINGTON, DC 20005			3624	

DATE MAILED: 05/21/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/553,449	BRYANT ET AL.	
	Examiner	Art Unit	
	Narayanswamy Subramanian	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) Responsive to communication(s) filed on 13 February 2004.
- 2a) This action is **FINAL**. 2b) This action is non-final.
- 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) Claim(s) 1-27 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) Claim(s) _____ is/are allowed.
- 6) Claim(s) 1-27 is/are rejected.
- 7) Claim(s) _____ is/are objected to.
- 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) The specification is objected to by the Examiner.
- 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ . |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____ . | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| | 6) <input type="checkbox"/> Other: _____ . |

DETAILED ACTION

1. This office action is in response to applicant's communication filed on February 13, 2004. The amendments to the abstract and claims 11 and 12 have been entered. The examiner in view of the amendments withdraws the objection to the abstract and rejection of claims 11 and 12 under 35 USC § 112, second paragraph. Claims 1- 27 are pending and have been examined. The rejections and response to arguments are stated below.

Claim Rejections - 35 USC § 103

2. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3. Claims 1-27 are rejected under 35 U.S.C. 103(a) as being unpatentable over Clark et al (US Patent 6,058,378) in view of Jennings et al (US Patent 5,794,218)

With reference to claims 1 and 27, Clark discloses a method and system respectively for a user to obtain international account products access on a network, comprising the steps of and providing the means for: accessing a local terminal (See Clark Figure 1 and Column 7 lines 19-24); automatically determining the type of said local terminal (See Clark Column 11 lines 50-58 and Column 13 lines 50-59); automatically identifying a user account type (See Clark Column 7 lines 49-55); automatically prompting said user for an access code, said user inputting said access code and automatically verifying said access code (See Clark Column 18 lines 52-59); automatically providing said user with a list of transactions (See Clark Column 18 line 66 –

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Column 19 line 22 and Column 19 lines 41-50) and said user selecting a transaction from said list of transactions (See Clark Column 19 lines 14-21).

Clark does not explicitly teach the steps and means of automatically presenting a list of language options, said user selecting a language from said list of language options and inputting data and making selections in the said language, automatically determining whether the local terminal supports a selected transaction and automatically performing said selected transaction if said selected transaction is supported by said local terminal and automatically informing said user that said selected transaction cannot be performed if said selected transaction is not supported by said local terminal.

Jennings teaches the steps and means of automatically presenting a list of language options, said user selecting a language from said list of language options and inputting data and making selections in the said language (See Jennings Column 10 lines 1-5). Official notice is taken that the steps and means of automatically determining whether the local terminal supports a selected transaction and automatically performing said selected transaction if said selected transaction is supported by said local terminal and automatically informing said user that said selected transaction cannot be performed if said selected transaction is not supported by said local terminal is old and well known in the art. Such steps inform the users in a timely manner about their ability to perform the transaction from the local terminal and allow them to look into other means for performing the transaction without wasting their time.

It would have been obvious to one with ordinary skill in the art at the time of invention to include the teaching of Jennings and the steps of automatically determining whether the local terminal supports a selected transaction and automatically performing said selected transaction if

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said selected transaction is supported by said local terminal and automatically informing said user that said selected transaction cannot be performed if said selected transaction is not supported by said local terminal to the invention of Clark. The combination of the disclosures taken as a whole suggests that users would have benefited from being able to communicate with the system in a language they are most comfortable and from being informed in a timely manner if they can perform their transaction from the local terminal.

With reference to claim 3, Clark and Jennings combined teach a method of claim 1 wherein said step of automatically identifying a user account type comprises the steps of automatically transmitting from said terminal to a server a request for access-specific information, automatically transmitting from server to said terminal said requested access-specific information, automatically verifying said access-specific information, automatically determining the type of said access-specific information and if said access-specific information does not correspond to a predetermined type of access-specific information, automatically indicating to said user that an error has occurred, if said access-specific information does correspond to a predetermined type of access-specific information (See Clark Figure 3, Column 7 lines 19-35 and Column 5 lines 10-18), automatically determining whether said selected language (See Jennings Column 10 lines 1-5 and 18-20) is supported for said corresponding predetermined type of access-specific information (See discussion of Official notice in claim 1). Selecting a language is a type of transaction.

With reference to claims 4-7, Clark teaches the server comprising a Front End Processor (See Clark Figure 1 and Column 5 lines 10-17); access-specific information comprising table information (See Clark Column 28 lines 44-51); the step of automatically determining the type of

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said access-specific information comprises the step of automatically comparing said access-specific information to each member of a group of predetermined types of access-specific information (See Clark Column 25 line 61 – Column 26 line 5) and the list of transactions comprises obtaining information, transferring funds, making payments, reviewing recent activity, and obtaining customer service (See Clark Column 7 lines 26-40). Clark does not explicitly teach the step of obtaining cash. Official notice is taken that the step of obtaining cash as a part of a banking transaction is old and well known in the art. This step provides the users the flexibility of withdrawing cash if they have a need for it. It would have been obvious to one with ordinary skill in the art at the time of invention to include the step of obtaining cash to the invention of Clark. The combination of the disclosures taken as a whole suggests that users would have benefited from the flexibility of being able to withdrawing cash if they have a need for it.

With reference to claims 13 and 14, Clark teaches the accessing step comprising initiating a program on a computer including a personal computer (See Clark Abstract).

With reference to claims 20, 24 and 26, Clark teaches a user account type comprising a loan (See Clark Column 1 lines 25-30), a money market account and an investment account (See Clark Column 1 lines 34-38). Money market account is an investment account and trading in the money market implies a money market account.

With reference to claims 2, 8-12 and 15-17, Clark and Jennings combined teach a method of claims 1 and 3 as discussed above.

Clark and Jennings combined do not explicitly teach the steps of if said access code is invalid, automatically terminating access; accessing step comprising inserting a bankcard into a customer activated terminal or inserting a credit card into an automated teller machine;

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automatically terminating access for said credit card if said expiration date has passed; automatically printing a record regarding said selected transaction; requesting balance information, displaying balance information if available, and if not, transmitting failure indication to said terminal or prompting said user to reenter said access code and repeat the request for balance information.

Official notice is taken that the steps of if said access code is invalid, automatically terminating access; accessing step comprising inserting a bankcard into a customer activated terminal or inserting a credit card into an automated teller machine; automatically terminating access for said credit card if said expiration date has passed; automatically printing a record regarding said selected transaction; requesting balance information, displaying balance information if available, and if not, transmitting failure indication to said terminal or prompting said user to reenter said access code and repeat the request for balance information is old and well known in the art. Terminating access when the access code is invalid or if the credit card has expired reduces the chances of fraud and transmitting failure indication to the user or prompting the user to reenter said access code when the balance information is unavailable provides the user with the option of trying later when such information may be available.

Automatically printing a record of a selected transaction documents a transaction and helps book keeping.

It would have been obvious to one with ordinary skill in the art at the time of invention to include these steps to the invention of Clark. The combination of the disclosures taken as a whole suggests that users would have benefited from the reduced chance of fraud and the option of trying to get the balance information later if such information is currently unavailable. Also

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users would have benefited from automatically printing a record of a selected transaction because it documents a transaction and helps book keeping.

With reference to claims 18, 19, 21-23 and 25, Clark and Jennings combined teach a method of claim 1 as discussed above.

Clark and Jennings combined do not explicitly teach user accounts comprising a mortgage, a credit card account, a checking account, a savings account and a time deposit account.

Official notice is taken that user accounts such as a mortgage, a credit card account, a checking account, a savings account and a time deposit account are old and well known in the art. Each of these accounts serve different purposes for the users and also help them take advantage of the benefits each account offers.

It would have been obvious to one with ordinary skill in the art at the time of invention to include user accounts such as a mortgage, a credit card account, a checking account, a savings account and a time deposit account to the invention of Clark. The combination of the disclosures taken as a whole suggests that users would have benefited from the advantages each account has to offer and also be able to access them all from a terminal in a single session.

Response to Arguments

4. Applicant's arguments with respect to claims 1-27 have been considered but are moot in view of the new ground(s) of rejection.

Conclusion

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (703) 305-4878. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (703) 308-1065. The fax number for Formal or Official faxes and Draft to the Patent Office is (703) 872-9306.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 308-1113.

N. Subramanian
May 11, 2004

Richard Weisberger
Primary Examiner